IN THE SPECIFICATION:

(1)   Please replace the paragraph that begins on line 16, page 26, with the following amended paragraph:

If voice and data signals are not separated and are all merely loaded to the sub-channels 33-128 (see FIGURE 6A 4A) based on a uniform SNR gap of 9.77 db (for a BER of 10^{-7}), 169 bits can be transmitted. With a symbol rate of 4000 symbols/second, the bit rate is 676,000 bits-per-second. If 256,000 bits-per-second are needed to transmit the voice signals, the bandwidth available for data signals is 420,000 bits-per-second.